

IN THE CLAIMS

Please cancel Claims 4 and 22.

1. (once amended) A method for allocating operating expenses to deal activity using a network-based system including a server system coupled to a centralized database and at least one client system, said method comprising the steps of:

receiving business information relating to at least one deal, a deal is a business transaction involving at least one product including at least one of a loan, a lease, a common equity, and a preferred equity;

allocating operating expenses to a business unit's processes based on the received business information;

computing an average deal cost;

calculating deal costs per product by adjusting the average deal cost to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs; and

providing various management reports to track operating expenses by different categories to facilitate strategic decision making processes and improve operational productivity.

17. (once amended) A method for allocating operating expenses to deal activity based on various data inputs to determine operations productivity, product pricing, and strategic decision making, said method comprising the steps of:

receiving business information relating to at least one deal, a deal is a business transaction involving at least one product including at least one of a loan, a lease, a common equity, and a preferred equity, business information further includes at least one of a Number of Deals for a Specific Financial Reporting Period, Time spent per process as a percentage of Total

Year, Deal Activity Segmentation Factors, Operating Expenses by a Business Unit, and an Average Cycle Time from Qualified Lead to Close in Days by Business Unit by Product Name;

allocating operating expenses to a business unit's processes based on the received business information;

computing an average deal cost;

calculating deal costs per product by adjusting the average deal cost to reflect complexity differences between products since each product tends to have a different level of complexity that drives different processes and costs; and

providing various management reports to track operating expenses by different categories to facilitate strategic decision making processes.

19. (once amended) A web-based system for allocating operating expenses utilizing a cost allocation model, said system comprising:

a client system comprising a browser;

a data storage device for storing information;

a server system configured to be coupled to said client system and said database, said server system further configured to:

receive business information relating to at least one deal, a deal is a business transaction involving at least one product including at least one of a loan, a lease, a common equity, and a preferred equity;

allocate operating expenses to a business unit's processes based on the received business information;

compute an average deal cost;